

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shane Kauffman
Jennifer Kauffman
Debtors

Case No. 20-00337-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 24, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Shane Kauffman, Jennifer Kauffman, 11396 N Garfield St, Waynesboro, PA 17268-9659 |
| 5296436 | + Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville, NY 11747-4849 |
| 5296438 | + Well Span, 501 E Main St, Waynesboro, PA 17268-2353 |
| 5313590 | + Wellspan Waynesboro Hospital, 501 East Main St., Waynesboro, PA 17268-2394 |
| 5296439 | + West Penn Power, 401 Could Curtain Rd, Monongahela, PA 15063-3515 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + EDI: AISACG.COM | Feb 24 2025 23:39:00 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Feb 24 2025 19:01:01 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + EDI: PRA.COM | Feb 24 2025 23:39:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: blegal@phfa.org | Feb 24 2025 18:44:00 | Pennsylvania Housing Finance Agency (PHFA), 211 North Front Street, Harrisburg, PA 17101-1406 |
| 5296425 | + Email/PDF: AffirmBKNotifications@resurgent.com | Feb 24 2025 19:02:12 | Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720 |
| 5319821 | EDI: GMACFS.COM | Feb 24 2025 23:39:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004 |
| 5422972 | + EDI: AISACG.COM | Feb 24 2025 23:39:00 | Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 5422972 | + Email/PDF: acg.acg.ebn@aisinfo.com | Feb 24 2025 19:03:18 | Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 5296426 | + EDI: GMACFS.COM | Feb 24 2025 23:39:00 | Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901 |
| 5303352 | Email/PDF: resurgentbknofications@resurgent.com | Feb 24 2025 18:48:44 | CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5296427 | + EDI: CAPITALONE.COM | Feb 24 2025 23:39:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 5296427 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Feb 24 2025 19:00:49 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |

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Page 2 of 3
Total Noticed: 31

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|---------|---|----------------------|--|
| 5311031 | EDI: CAPITALONE.COM | Feb 24 2025 23:39:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5311031 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Feb 24 2025 19:01:34 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5296428 | + EDI: CAPITALONE.COM | Feb 24 2025 23:39:00 | Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 5296428 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Feb 24 2025 18:48:39 | Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 5296429 | + Email/Text: bdsupport@creditmanagementcompany.com | Feb 24 2025 18:44:00 | Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 |
| 5296430 | + Email/PDF: creditonebknotifications@resurgent.com | Feb 24 2025 18:48:41 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 5319064 | EDI: JEFFERSONCAP.COM | Feb 24 2025 23:39:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 5296431 | ^ MEBN | Feb 24 2025 18:41:31 | KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 5315586 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 24 2025 18:48:45 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5310508 | Email/PDF: MerrickBKNotifications@Resurgent.com | Feb 24 2025 18:49:20 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 5296432 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Feb 24 2025 18:48:39 | Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 5296433 | + EDI: AGFINANCE.COM | Feb 24 2025 23:39:00 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251 |
| 5296434 | + Email/Text: blegal@phfa.org | Feb 24 2025 18:44:00 | PA Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086 |
| 5319186 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 24 2025 18:44:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 5296435 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 24 2025 18:44:00 | PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342 |
| 5345515 | + Email/Text: blegal@phfa.org | Feb 24 2025 18:44:00 | Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206 |
| 5297110 | ^ MEBN | Feb 24 2025 18:41:49 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5296437 | + EDI: SYNC | Feb 24 2025 23:39:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 5296437 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 24 2025 19:00:59 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 5308709 | + Email/Text: bankruptcy@firstenergycorp.com | Feb 24 2025 18:44:00 | West Penn Power, 5001 NASA Blvd, Fairmont, WI 26554-8248 |

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2025 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| Denise E. Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com |
| John W. Purcell, Jr | on behalf of Creditor Pennsylvania Housing Finance Agency (PHFA) jpurcell@pkh.com |
| Mark A. Buterbaugh | on behalf of Debtor 1 Shane Kauffman Mooneybkecf@gmail.com buterbaughmr61895@notify.bestcase.com |
| Mark A. Buterbaugh | on behalf of Debtor 2 Jennifer Kauffman Mooneybkecf@gmail.com buterbaughmr61895@notify.bestcase.com |
| Nicholas G. Platt | on behalf of Debtor 1 Shane Kauffman ngp@mooney4law.com plattnr61895@notify.bestcase.com |
| Nicholas G. Platt | on behalf of Debtor 2 Jennifer Kauffman ngp@mooney4law.com plattnr61895@notify.bestcase.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 9

Information to identify the case:

Debtor 1

Shane Kauffman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1995

EIN --

Debtor 2

Jennifer Kauffman

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3021

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00337-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shane Kauffman

Jennifer Kauffman

2/24/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.